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Harms, Bianca; Bijmolt, Tammo H. A.; Hoekstra, Janny C.

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# You don't fool me! Consumer perceptions of digital native advertising and banner advertising

Bianca Harms<sup>a,b</sup>, Tammo H.A. Bijmolt<sup>a</sup> and Janny C. Hoekstra<sup>a</sup>

<sup>a</sup>University of Groningen, Faculty of Economics & Business, Department of Marketing, Groningen, The Netherlands; <sup>b</sup>NHL Stenden University, Academy of Communication & Creative Business, Leeuwarden, The Netherlands

## ABSTRACT

This study investigates consumer perceptions of article-style native advertisements and banner advertisements, in terms of understanding the message intent, ad attitudes, and ad credibility. In addition, it examines the interrelationships of these constructs and their effects on the brand. Data retrieved from 303 respondents in an online experiment, analysed with partial least squares path modelling, show that, contrary to prior research, consumers actually evaluate banners more positively than article-style native ads, in terms of attitude and credibility. Banners also show a larger understanding of message intent. Ad attitude, ad credibility, and understanding of message intent significantly mediate the relations between ad type (banners versus article-style native ads) and brand effects. These results provide important insights for brand managers, ad agencies, and publishers that can increase the effectiveness of online advertising planning.

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## KEYWORDS

Digital advertising effectiveness; article-style native advertising; banner advertising; online advertising; ad attitude; persuasion knowledge

## Introduction

Online advertising became the world's biggest advertising medium in 2017, accounting for 37.6% of total advertising expenditures, and it is expected to grow to 44.6% in 2020. The fastest growing sub-category within online advertising is display advertising, which includes banners, online video and social media (Zenith Optimedia, 2018). The declining click-through rates and consumers' tendency to avoid banner advertising (banner blindness) led advertisers to include other advertising formats in their campaigns such as pop-ups, interstitials and animated advertisements (Cho & Cheon, 2004). These formats, however, seem to trigger more negative consumer responses since their vivid patterns lead to stronger avoidance behavior (Lee & Ahn, 2012; Liu, Lo, Hsieh, & Hwang, 2018). Therefore, advertisers increasingly are shifting their advertising budgets to native advertising (Vranica, 2016). In fact, an increase of 31% advertising expenditures on native advertising is estimated for 2018, accounting for over half of total display ad spending in the US (58.3%) (eMarketer.com, 2018).

Native advertising is a subtle form of digital advertising, which “takes the form and appearance of editorial content from the publisher” (Wojdyski & Evans, 2016, p. 157). At

**CONTACT** Bianca Harms  [bianca.harms@nhlstenden.com](mailto:bianca.harms@nhlstenden.com)  University of Groningen, PO Box 800, Groningen 9700 AV, The Netherlands

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present, many forms of native advertising are deployed (Campbell & Evans, 2018; Harms, Bijmolt, & Hoekstra, 2017; Wojdyski, 2016a), including native social media posts (e.g. sponsored Facebook posts), native sponsored hyperlinks (e.g. paid search advertising and promoted listings; Wojdyski, 2016a), and native content that is developed in close collaboration with the hosting online media platform. Native content that is distributed through online media platforms is referred to as article-style native advertising which is considered as the online equivalent of advertorials (Campbell & Evans, 2018). Expenditures on article-style native advertising are still increasing and in line with this development, many online media platforms including The Guardian, New York Times and Forbes installed brand divisions that are responsible for developing this revenue source. Additionally, programmatic native advertising is on the rise: consumer data-based distribution of advertisements. Media platforms and advertisers increasingly collaborate with services such as Taboola and Outbrain, to distribute their native content based on user data to multiple media platforms (Wojdyski, 2016a). Since banner advertising and article-style native ads are heavily applied advertisement formats, this study aims to create insight in the consumer perceptions of these two advertisement formats.

Banners have shown to have significant effects on Internet purchase behaviour (Manchanda, Dube, Goh, & Chintagunta, 2006), they are suitable to generate awareness and build brands (Lobschat, Osinga, & Reinartz, 2017), and they stimulate brand evaluation and preference (Ryu, Lim, Tan, & Han, 2007). Notwithstanding the developments as described above, banners are still effective when they succeed in attracting attention (Liu et al., 2018). Other research shows that compared to banners, subtle advertising is perceived as more amusing, informative and less irritating (Tutaj & Van Reijmersdal, 2012).

The positive effects of native advertising as compared to more overt advertising formats is often explained by the Persuasion Knowledge Theory (Tutaj & Van Reijmersdal, 2012; Wojdyski & Evans, 2016). Persuasion knowledge refers to the extent to which people understand the concept of advertising and realize when they are being subjected to persuasive attempts (Friestad & Wright, 1994). The persuasive motive of subtle advertising forms such as native advertising is less explicit and therefore, persuasion knowledge and subsequently the activation of defense mechanisms of consumers occur in a later stage (Tutaj & Van Reijmersdal, 2012) which can enhance the effectiveness of these advertisements (Bhatnagar, Aksoy, & Malkock, 2004).

Although advertising research suggests more positive attitudes toward and greater credibility of native advertisements, persuasion knowledge theory also offers room for the opposite reasoning. Increased exposure to article-style native advertising as well as the often-negative publicity about this tactic as a form of deceptive advertising has led to enhanced social discourse among regulators, educators and consumer advocates about this topic and to criticism in the media (Carlson, 2015; Wojdyski, 2016b). For instance, John Oliver raged in an episode of the popular HBO show *Last Week Tonight* about the blurred lines between editorial and commercial content on news platforms (Avery et al., 2014). As a result, consumers gained more persuasion knowledge of this advertising strategy and developed a better understanding and recognition of the persuasive motives of native advertising formats.

In addition, when advertisers use potentially deceptive advertising tactics, the Heuristic Systematic Model helps in describing the processes that guide advertising evaluations and consumers' coping strategies (Darke & Ritchie, 2007). When consumers

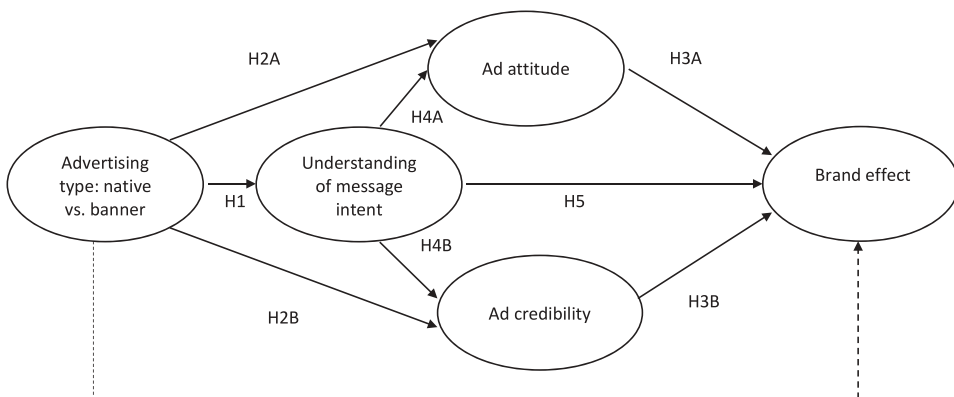
experience an encounter with native advertising as misleading this might negatively influence consumers' perception and credibility toward this form of advertisement (Darke & Ritchie, 2007). Thus, Persuasion Knowledge Theory and the Heuristic Systematic Model offer a theoretical framework for our study examining how consumers perceive article-style native advertisements as compared to banner advertising in terms of ad attitude and ad credibility.

Our research seeks to make two key contributions to advertising literature. First, by investigating whether banner advertising or article-style native advertising leads to more positive consumer perceptions and brand effects, we offer contemporary insights into the effectiveness of these two advertising tactics. Second, as extant criticism suggests that consumer understanding of the intent and perception of advertising may play a key role in advertising effectiveness, we analyse how the underlying mechanisms of attitude towards the ad, ad credibility and understanding of the message intent, mediate the influence of both types of advertising on the brand effects. With this approach, we offer a better understanding of the underlying persuasive processes, with new insights into how banners and article-style native advertisements prompt brand effects. In this sense, beyond their theoretical implications, these results provide important insights for advertisers, agencies, and publishers, and contribute to their effective online advertising planning.

## Theoretical background

### Conceptual model

We investigate consumer perceptions of article-style native advertising and banner advertising in terms of the mechanisms of ad attitude, ad credibility, and understanding of the message intent, as well as the process by which these mechanisms lead to brand effects. Brand effects refer to how the brand being advertised is affected in terms of brand interest and purchase intentions. Figure 1 depicts our multiple, parallel, mediator model that includes the three mechanisms. Such a model should provide a more accurate assessment of mediation effects than can models with just one mediator (MacKinnon, 2000).



**Figure 1.** Conceptual model.

### **Persuasion knowledge theory**

Consumer responses to advertising depend strongly on the format in which the advertisement is presented to the customers (Burns & Lutz, 2006). In general, media platforms host both explicit and subtle forms of advertising. Explicit advertisements are mostly banners that prominently communicate the brand or its purpose that are usually rectangle-shaped content blocks located around the main content of a webpage (Liu et al., 2018). Contrary, article-style native advertising is considered a subtler advertising strategy since it is designed to match editorial content and appears within the main content of a webpage (Wojdyski, 2016a).

Research has fruitfully used persuasion knowledge theory (Friestad & Wright, 1994) to explain consumer responses to advertising formats (e.g. Tutaj & Van Reijmersdal, 2012). Persuasion knowledge theory poses that when consumers recognize a persuasive attempt, a “change of meaning” occurs, which could refine how consumers perceive the advertiser and thereby alter how they respond to an advertisement (Friestad & Wright, 1994). Aside from the placement where consumers expect editorial content, the brand disclosure information of article-style native advertising is commonly very subtle and may disguise both the true source and the commercial intent of the message (Campbell & Evans, 2018; Wojdyski & Evans, 2016). Most common, article-style native advertisements are distinguished from editorial content only by a top-positioned label with text such as “sponsored by” or “paid content” and sometimes include additional visual cues such as a weblink or brand logo. As a consequence, the audience’s defence mechanism is activated to a lesser extent than when they are exposed to advertisements with more prominent brand information such as banners. Prior research shows that this hidden persuasion motive leads to a more positive evaluation in terms of attitude towards the brand that is communicated in the subtle advertisement (Boerman, van Reijmersdal, & Neijens, 2014).

However, persuasion knowledge develops over time (Friestad & Wright, 1994) and is, aside from cognitive and processing ability of consumers, subject to both depth and breadth of experience with advertisement formats. The depth of consumers’ experience refers to “*the amount of exposure to persuasive tactics, third-party observations and folk knowledge for a specific advertising format*” (Evans & Park, 2015). The breadth of experience is defined as “*the recognition of differences in advertising and marketing executions that exist across a variety of advertising formats*” (Evans & Park, 2015).

Despite the positive findings with regard to the evaluation of subtle advertising as compared to more prominent advertising types, over the last couple of years the public opinion with regard to article-style native advertising may have turned around due to more depth of experience caused by the increased exposure to this type of advertisements and negative publicity from for instance the media and/or consumer organisations. Native advertising is now a common advertising practice (Wojdyski & Evans, 2016), leaving consumers more aware of this strategy, which in turn may lead to quicker recognition of its persuasive intent and thereby activating defence mechanisms.

Also, the breadth of experience has likely increased because the higher variety of online advertising forms and the vastly greater extent to which consumers are exposed to advertising on the Internet (Wedel & Pieters, 2015). Native advertising is a growing

form of advertising and currently many forms exist (Campbell & Evans, 2018) which accelerated the consumer maturation process in this respect. Since consumers develop beliefs about the appropriateness of advertising attempts (Friestad & Wright, 1994), it is likely that their perception of native advertising as a persuasive tactic has changed over time.

### ***Heuristic systematic model***

The Heuristic Systematic Model is helpful in explaining why consumers' evaluation of native advertisements has potentially developed in a negative way. The Heuristic Systematic Model considers information processing as an antecedent to attitude formation (Chaiken & Trope, 1999). The Heuristic Systematic Model is a dual process model: it depicts that a person may be subject to two persuasion processes, systematic processing and heuristic processing. High motivation and cognitive ability lead to systematic processing through which consumers make judgements after carefully processing and evaluating message contents. Heuristic processing, on the other hand, relies on the activation of learned heuristics and require fewer cognitive resources (Gawronski & Creighton, 2013). According to the Heuristic Systematic Model, defence goals get evoked when people are aware that they are confronted with potentially threatening persuasive messages. In this respect, Darke and Ritchie (2007, p. 114) leveraged the Heuristic Systematic Model to explain that "deceptive advertising produces a negative bias in evaluative responses towards subsequent advertising messages." They argued that defence-biased heuristic processing of an advertisement that gives the consumer a feeling that he or she is fooled, evokes "*defensive stereotyping*" implying general negative beliefs of the advertising strategy itself (Darke & Ritchie, 2007). Therefore, when an encounter with an article-style native advertisement is experienced as misleading or deceptive it may result in a broad negative perception of consumers toward future article-style native advertisements.

## **Hypotheses**

### ***Understanding of the message intent***

Understanding the message intent of an advertisement is an elementary component of persuasion knowledge (Lawlor & Prothero, 2008).

The understanding of how, why and when a message is intended to influence consumers, helps consumers to respond to advertising by activating defence mechanisms such as inattention to the advertisement or denial of the content (Friestad & Wright, 1994; Kirmani & Campbell, 2004). How consumers access persuasion knowledge when they interact with advertising is affected by the prominence of the brand in advertisement formats. In case of online advertisements, the level of brand prominence depends on the visibility and position of the brand name, logo, or URL (Wojdyski, 2016b; Wojdyski & Evans, 2016). These brand indicators are generally communicated very prominently in banner advertisements, and consumers therefore understand that the advertisement was placed on the web platform with the intention to persuade. When consumers see subtle types of advertisements such as article-style native



advertisements, they may not recognize the message intent initially because the subtle brand information is less likely to prompt a clear understanding of the message intent. Therefore, in line with Tutaj and Van Reijmersdal (2012) comparison of consumer's understanding of the intent of sponsored content and banner advertising, we hypothesize:

**H1:** Banners lead to more understanding of message intent than article-style native advertisements.

### **Consumer perceptions**

The perceived appropriateness of the advertiser's tactics affects consumers' perceptions of the advertisement (Campbell & Kirmani, 2000; Friestad & Wright, 1994). Ad attitude is a generally accepted construct used to determine the effectiveness of advertisements (Tutaj & Van Reijmersdal, 2012), defined as "*a predisposition to respond in a favourable or unfavourable manner to a particular advertising stimulus during a particular exposure occasion*" (MacKenzie & Lutz, 1989, p. 49).

With article-style native advertisements, advertisers and media platforms claim to create value to the audience by providing relevant content with a similar look and feel of editorial content. This perceived value that native advertising creates, compared with that of banners (Tutaj & Van Reijmersdal, 2012), might explain the more positive perceptions of this advertising form in previous studies. Attitudes are subject to change over time; prior studies reported a change from positive evaluations of advertising to increasingly negative ad attitudes at later stages (e.g. Tsang, Ho, & Liang, 2004). Consumers' attitudes are acquired through external stimuli indicating that ad attitudes are subject to the influence of advertisers. In the same vein, consumers may be increasingly judgmental of the motivations of article-style native advertising, which spills over to the attitudes towards the advertisements.

In addition, source credibility theory states that the persuasiveness of communication mainly depends on the credibility of the source. Ad credibility, or "the extent to which the consumer perceives claims about the brand in the ad to be truthful and believable" (MacKenzie & Lutz, 1989, p. 51), is a key determinant of behavior in online contexts (Jin & Villegas, 2007). Prior research found that credibility positively affects consumer responses to advertising content (Lafferty, Goldsmith, & Newell, 2002; Wu et al., 2016). The perceived credibility of advertisements differs across media and types (Wu et al., 2016), which makes it likely that consumers have distinct perceptions of the credibility of banners and native advertisements. Ad credibility is in particular a relevant construct when evaluating consumer perceptions of article-style native advertising, since native advertising is a practice where "the marketer borrows from the credibility of a content publisher by presenting paid content with a format and location that matches the publisher's original content" (Wojdyski & Golan, 2016, p. 1403). Advertisers are therefore expecting to benefit from the credibility of the media platform and the surrounding editorial content.

Although prominent advertising was found to be perceived as less credible than subtle advertising in an offline context (Van Reijmersdal et al., 2005), persuasion-knowledge



theory and the heuristic systematic model give room for the opposite results when comparing article-style native advertising with banner advertising. When consumers experience an encounter with article-style native advertising as deceptive and as a direct threat, it evokes defence-biased systematic processing, such as counterarguing or negative perceptions. This leads to negative judgments of the advertisement which undermines its credibility (Darke & Ritchie, 2007). Accordingly, consumers today might value the transparency of persuasive attempts and prefer to encounter straightforward banners rather than article-style native advertisements. It is therefore plausible that banners create more favourable attitudinal responses than article-style native advertisements, and we hypothesize:

**H2:** Article-style native advertisements are evaluated more negatively than banners in terms of (a) ad attitude and (b) ad credibility.

### ***Mediating effect of ad attitude, ad credibility and understanding of message intent***

Ad attitude and ad credibility are included in the model as mediators in the effect of the type of advertisement (article-style native advertisement vs. banner) on the brand effects. Prior research corroborated that ad attitude and ad credibility are important mediators of consumer responses to advertising (MacKenzie & Lutz, 1989).

Theory of planned behavior proposes that attitudes affect the intentions of consumers, which, in turn, give rise to behaviours (Fishbein & Ajzen, 1975). Consequently, the beliefs people have about advertisers' actions also affect behavioral outcomes (Friestad & Wright, 1994), and therefore evaluations of the advertisements are likely to influence its' brand effects.

Biehal, Stephens, and Curlo (1992) investigated the mediating role of ad attitude towards brand choice and found that consumers' ad attitude both directly and indirectly affect brand choice. In line with this, a positive ad attitude is expected to lead to stronger and more favourable brand convictions and thus, a negative ad attitude is expected to lead to less favourable brand convictions (Biehal et al., 1992; MacKenzie, Lutz, & Belch, 1986). Furthermore, as we assume that the advertising type influences ad credibility, and that ad credibility influences brand effects. In line with this, we hypothesize:

**H3** Ad attitude (a) and ad credibility (b) mediate the effect of advertising type on brand effects.

In addition, explained by persuasion knowledge theory, the effect of the consumers' understanding of the message intent is contingent on their perception of the advertisement. People use persuasion knowledge to assess the overall persuasive competence of advertisers and the perceived appropriateness of the advertisers' tactics are part of this (Friestad & Wright, 1994). The understanding of the message intent affects ad attitude and ad credibility, which in turn create brand effects. Therefore, ad attitude and ad credibility are likely to mediate the relation between understanding of the message

intent and brand effects. In line with this we expect that ad attitude and ad credibility seems likely to intervene the relationship between understanding of the message intent and brand effects.

**H4:** Ad attitude (a) and ad credibility (b) mediate the relation between understanding of the message intent and brand effects.

Prior research indicates that persuasion knowledge has a mediating role in terms of determining advertising effectiveness (Boerman et al., 2012; Campbell & Kirmani, 2000; Kirmani & Zhu, 2007).

The extent to which someone is aware of the intent of an advertisement may disrupt its processing and thereby affect the story the advertiser tells (Friestad & Wright, 1994) and therefore affects ad attitude and ad credibility. We consider a potential mediating effect of understanding the message intent in the link between advertising type and brand effects, leading to our final hypothesis:

**H5:** Understanding the message intent mediates the relation between advertisement type and brand effects.

## Research methodology

### *Research setting and sample*

In this study, we want to compare banner advertising and article-style native advertising in a realistic context. Therefore, to enhance external validity, we used real webpages with existing advertisements from six brands (see [Appendix A1](#)), copied from Internet platforms that specifically focus on the target group “educated men between 20 and 40 years of age; male millennials.” “Millennials” are born between 1980 and 2000. This audience is more savvy with the Internet and new technologies (Tapscott, 2009) and in general more resistant to advertising that is commercially oriented (Gauzente & Roy, 2012). On the other hand, in general, males are less elaborate processors of advertisements than females, which may have implications for advertising effectiveness (Papyrina, 2015).

To collect the data, we used a mixed factorial between-subjects experiment. Data was retrieved from a consumer panel with participants from the Netherlands. From this online panel, we collected data from 303 highly educated male participants who were between 20 and 40 years of age ( $M = 29.54$  years,  $SD = 6.30$ ).

Thus, the largest group (53.5%) is educated on bachelor level, 22.4% of the participants achieved the academic level and 24.1% has completed higher secondary education. Most participants (71.3%) are employed and a minority is student (21.8%), which is less common in experimental studies since many studies in this domain are conducted among student samples (e.g. Tutaj & Van Reijmersdal, 2012). These socio-demographics match the target audience of the advertisements and platforms that we study.

The participants were randomly assigned to three groups (two groups of 100 participants and one group of 103 participants), and exposed to webpages with a banner advertisement, a native advertisement, or both. The advertisements feature strong brands

in the car industry, retail, telecommunications, a brewery, and a radio station (see [Appendix A1](#) for the stimulus material). The survey started with a brief introductory text including an informed consent. After exposure to the advertisements, the respondents were directed to the questionnaire site, where they answered a series of questions.

### **Measurement scales**

The items and scales are available in [Appendix A2](#). In previous research, attitudes have been an important and widely accepted construct to measure advertisement effectiveness in both offline and online contexts (e.g. Tutaj & Van Reijmersdal, 2012). For ad attitude, we used three items adapted from a scale initially developed by Holbrook and Batra (1987). Ad credibility was measured with two items from MacKenzie and Lutz (1989) which have also been used to determine the credibility of banners (e.g. Kim & Choi, 2012) and native advertisements (e.g. Sweetser et al., 2016) in prior research. Three of the six items previously used by Tutaj and Van Reijmersdal (2012) provide the measure of understanding of message intent.

Following prior literature pertaining to advertising effectiveness (Machleit, Allen, & Madden, 1993; Spears & Singh, 2004), we measure brand effects in terms of purchase intentions and brand interest. Purchase intentions are an important predictor of actual behavior (Fishbein & Ajzen, 1975), defined as “personal action tendencies related to the brand” or, more specifically, as “an individual’s conscious plan to make an effort to purchase a brand” (Spears & Singh, 2004, p. 53 and p. 56). In addition to purchase intentions, we include brand interest as a brand effects measure. This non-evaluative behavioral orientation refers to “the level of curiosity an individual has about a brand” (Machleit et al., 1993, p. 73).

Following other scholars (e.g. Batra & Ray, 1986), we measured purchase intentions and brand interest with single items each. As these constructs are concrete, have a simple, clear object and a single meaning, they can be measured by a single item (Bergkvist & Rossiter, 2009). The predictive validity of a single-item measure for such concrete constructs is equivalent to that of traditional multiple-item measures (Bergkvist & Rossiter, 2009). Reliability analysis indicated that the single measures for purchase intentions and brand interest together form a reliable scale to measure brand effects when estimating the mediator model.

For measuring the items, we used 5-point Likert scales, ranging from “strongly disagree” to “strongly agree,” and averaged the scale items to measure the constructs. The Cronbach’s alphas, consistently above 0.8, indicate good internal consistency (Hair, Hult, Ringle, & Sarstedt, 2014), as specified in [Table 1](#).

### **Analyses**

To test our hypotheses, we used variance-based partial least squares structural equation modelling (PLS-SEM) in SmartPLS 2.0. We prefer this method because PLS-SEM is suitable for complex models and does not require multivariate normality (Hair et al., 2014). PLS-SEM has been the topic of scientific debates and has undergone a serious examination.

In recent years, the conceptual and statistical underpinnings have been discussed, examined and improved (Henseler, 2017; Sarstedt, Hair, Ringle, Thiele, & Gudergan, 2016).

**Table 1.** Descriptive statistics and scale reliability.

Construct		Mean	SD	Composite Reliability	Cronbach's Alpha	Average Variance Extracted	Outer Loading
Ad attitude	Ad attitude 1	2.73	.98	.922	.873	.797	.887
	Ad attitude 2						.902
	Ad attitude 3						.890
Ad credibility	Ad credibility 1	2.86	.96	.916	.816	.844	.911
	Ad credibility 2						.927
Understanding of message intent	INT1	3.17	.94	.891	.817	.732	.866
	INT2						.855
	INT3						.844
Brand effect	E1	2.48	1.07	.945	.883	.895	.944
	E2						.948

## Results

### Measurement model

Following Hair et al. (2014), we began with the reflective measurement model, then assessed the structural model to test the hypotheses. In addition to the Cronbach's alphas, the reliability of the model is affirmed by the outer loadings and composite reliability scores (see Table 1).

The indicators of outer loadings well above the threshold value of 0.7 confirm good indicator reliability. The composite reliability scores of almost 0.9 support internal consistency and reliability (Hair et al., 2014). To check the convergent validity of the scales, we inspected the average variance extracted (AVE) values, which exceed the critical threshold of 0.5. For discriminant validity, we used Fornell and Larcker's criterion and found that the square root of the AVE shared more variance with its indicators than with other constructs (Hair et al., 2014) as can be seen in Table 2.

### Hypotheses tests

The PLS test of the direct relationships between constructs (H1-H2b) uses the statistical significance of the structural coefficients with a bootstrapping procedure with 5000 subsamples. Table 3 summarizes the results of the structural assessment of the path model. The hypothesized structural model relationships are significant, which confirms that banners score better than native ads on every measured construct. That is, understanding of message intent is higher for banners than for native advertising in support of hypothesis 1 ( $\beta = .041$ ,  $p .040$ ). Furthermore, banners are evaluated more positively in terms of ad attitude ( $\beta = .047$ ,  $p .01$ ) and higher ad credibility ( $\beta = 0.100$ ,  $p < 0.01$ ). Therefore, we can confirm hypotheses H2a and H2b.

**Table 2.** Discriminant validity: Fornell-Larcker criterion.

	Ad Credibility	Ad Attitude	Brand Effect	Type of Ad	Understanding of Intent
Ad credibility	<b>.919</b>				
Ad attitude	.808	<b>.893</b>			
Brand effect	.706	.774	<b>.946</b>		
Type of ad	.120	.064	.054	<b>1.000</b>	
Understanding of message intent	.485	.422	.414	0.041	<b>.855</b>

**Table 3.** Structural assessment of model.

Relation	Path Coefficient	t-Statistics	p-Value	Bias-Corrected 97.5% Confidence Interval
Ad credibility → Brand effect	0.204	7.701	< 0.001	[0.152;0.257]
Ad attitude → Brand effect	0.580	23.679	< 0.001	[0.531;0.627]
Ad type (native vs. banner) → Ad credibility	0.100	5.743	< 0.001	[0.068;0.136]
Ad type (native vs. banner) → Ad attitude	0.047	2.594	0.010	[0.012;0.084]
Ad type (native vs. banner) → Brand effect	-0.011	0.881	0.378	[-0.035;0.014]
Ad type (native vs. banner) → Intent	0.041	2.054	0.040	[0.002;0.080]
Intent → Ad credibility	0.481	23.404	0.000	[0.439;0.520]
Intent → Ad attitude	0.420	20.081	0.000	[0.379;0.460]
Intent → Brand effect	0.071	4.307	0.000	[0.039;0.103]

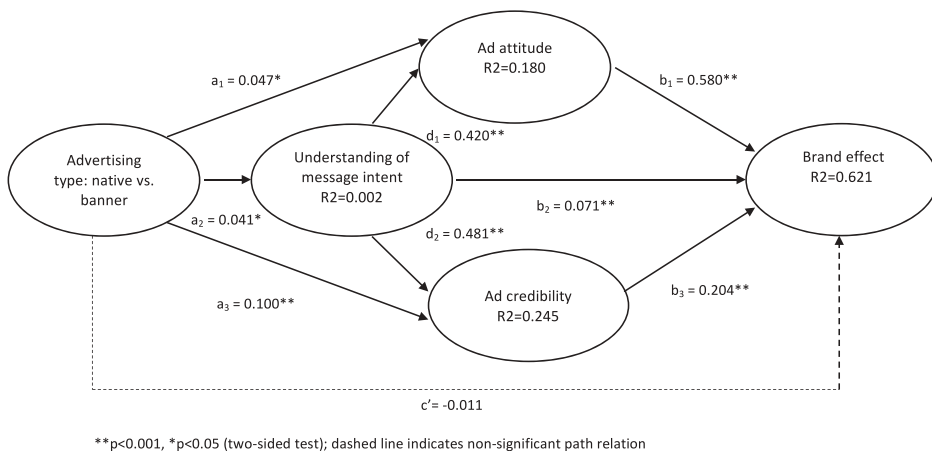
In order to study the mediating effects, we followed Preacher and Hayes (2008) two-step procedure. After determining the significance of the direct relations between advertising type and brand effects and understanding of message intent and brand effects (Appendix A3 and A4), we can interpret the parallel multiple mediator model, as in Figure 2.

Adding the three mediators results in a strong increase in the coefficient of determination ( $R^2$ ) from 0.003 to 0.621. Moreover, predictive relevance ( $Q^2$ ) increases considerably, from 0.002 to 0.555.

Because the direct effect of the advertising type on brand effects becomes insignificant after we add the mediating constructs, this path relationship is fully mediated. Specifically, the path coefficients reveal that attitude toward the ad has the strongest effects on brand effects, followed by ad credibility. Understanding of the message intent has a considerably smaller impact (Table 3).

After confirming the significance of the mediator relations, we consider the degree of mediation, by dividing the indirect effect by the total effect. The results are shown in Table 4.

The negative value and values greater than 1 for the degree of mediation can be explained by the negative direct effect and positive indirect effects, which is sometimes called suppression. These values point to full mediation (Hair et al., 2014) of the difference

**Figure 2.** Parallel multiple mediator model.

**Table 4.** Analysis of mediating effects.

Relation	Direct Effect	Indirect Effect	Total Effect	Degree of Mediation
Ad type (native vs. banner)>Understanding of message intent> Brand effect	−0.011	0.003	−0.008	−0.36
Ad type (native vs. banner)>Ad attitude> Brand effect	−0.011	0.027	0.016	1.68
Ad type (native vs. banner)> Ad credibility>Brand effect	−0.011	0.020	0.009	2.17
Understanding of message intent >Ad attitude> Brand effect	0.071	0.244	0.315	0.774
Understanding of message intent >Ad credibility>Brand effect	0.071	0.098	0.169	0.580

between the advertising types (native advertisement versus banner) in terms of brand effects, in support of H3a, H3b, and H5.

Furthermore, values between 0.2 and 0.8 indicate that the significant mediating effect of ad attitude and ad credibility on the link between understanding of message intent and brand effects should be characterized as partial in line with H4a and H4b (Hair et al., 2014). That means, understanding of message intent has a positive and significant direct brand effects, next to the indirect effects through ad attitude and ad credibility (see Figure 2).

## Conclusion and limitations

This study provides contemporary insights into the effectiveness and consumer perceptions of article-style native and banner advertising among higher educated male millennials. In addition, the results shed new light on the underlying mechanisms that define the relation between advertising type and brand effects. Specifically, the results show that banners perform significantly better than article-style native advertisements.

Our study confirms findings from Tutaj and Van Reijmersdal (2012) by demonstrating that understanding of the message intent is stronger for banners than for article-style native advertisements. This finding can be explained by the more prominent visibility of the brand in banner advertisements. More strikingly though, banners lead to stronger positive brand effects than article-style native advertisements. In contrast with prior studies, in which subtle advertising leads to better consumer evaluations than prominent advertising (e.g. Tutaj & Van Reijmersdal, 2012), we find that article-style native advertising is evaluated more negatively than banner advertising in terms of both ad attitude and ad credibility. Accelerated exposures to this type of native advertising and public discussions about its potentially deceptive nature may have caused such outcomes. In particular, our research population is expected to have more depth and breadth of experience with online advertising formats including article-style native advertising and could therefore respond differently to persuasive attempts.

In line with Darke and Ritchie (2007), the Heuristic Systematic Model also can explain, within the context of this study, that increasing exposure to native advertising and the potential for subsequent negative publicity could create a situation in which consumers seek to protect themselves and place more value on transparent advertising content. These findings are also in line with the theory of Friestad and Wright (1994), who pose that consumers' persuasion knowledge develops over time. Consumers are increasingly aware of article-style native advertisements on media platforms.

Aside from more frequent confrontations of consumers with this advertising tactic, publishers are subject to stricter regulations on how to inform consumers that content on their platforms in fact concerns advertisements. This activates the defence mechanisms of consumers and results in a change of meaning such as negative perceptions of the advertiser or the brand (Boerman et al., 2014). The results show that higher educated male consumers prefer to encounter straightforward advertising, as banner ads, rather than subtle advertising forms, such as article-style native advertising.

Furthermore, this study demonstrates that the constructs of understanding of message intent, ad attitude, and ad credibility all mediate the relationship between ad type and brand effects. Brand effects emerge indirectly through these constructs, and ad attitude has the strongest mediating effect. Both ad attitude and ad credibility explain, at least partly, how understanding the message intent might lead to brand effects: a better understanding of the intent of an advertisement leads to stronger behavioral outcomes.

For practitioners, these findings imply they should be careful when selecting a native advertising strategy, to avoid negative consumer evaluations. If article-style native advertising is used, in particular to communicate with higher educated male millennials, practitioners should design transparent advertisements with explicit brand prominence, to avoid any misconceptions about the sender. Recent studies confirm the potential deceptiveness of article-style native advertisements; it often is not recognized as commercial content (Wojdyski & Evans, 2016). Further research thus is needed to gain insight into the design of transparent article-style native advertising that audiences will evaluate positively. Also, as we focused on article-style native advertisements and as native advertising can take many other forms too, further research should explore if our findings hold for other types of native advertising.

We acknowledge some limitations of our study. The sample consists of educated, male participants between 20 and 40 years of age. Higher educated millennials are familiar with digital media, use them frequently, and prefer certain forms of advertising while avoiding others (Smith, 2011). In addition, the sample consists of male participants only, while males tend to be less elaborate processors of advertisements than females (Papyrina, 2015). Therefore, our findings cannot be generalized to other populations without caution; for example, people who are less media savvy might still prefer article-style native ads over banners. Although we can explain the results for our research population by the higher depth and breadth of experience based on persuasion knowledge theory and the heuristic systematic model, the current study focusses on the consumer perceptions of the advertisement formats and underlying mechanisms and does not include a construct that measures media literacy. Hence future research to determine the relation between media literacy and the evaluation of article-style native advertising should be encouraged to confirm our explanation of the results.

Technology allows that media platforms and programmatic advertising services provide access to and statistics on consumer demographics. When it comes to the effects of advertisement formats, insight into gender differences is important for practitioners. The different cognitive styles of males and females (Papyrina, 2015) might implicate that the results of the current study could be different for female participants. Therefore, scholarly attention to gender differences in the effectiveness of online advertisement formats such as banners and article-style native advertisements is recommended.



The current study investigates consumer perceptions of two different advertising formats. We selected scales with items to measure attitude towards the ads and credibility of the ads that fit both types of advertising. It would be valuable for further research that investigates consumer perceptions of article-style native advertising as compared to editorial content, to measure consumer perceptions with measures that focus more on qualitative aspects of the content such as how engaging and appealing the content is perceived.

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## Notes on contributors

**Bianca Harms** is a PhD candidate at the SOM Graduate School of Economics and Business, in the Department of Marketing, at University of Groningen, the Netherlands. Her research addresses the effectiveness of advertising in digital contexts. In 2015 Harms received a doctoral grant for teachers from The Netherlands Organisation for Scientific Research. In 2018, she was elected as a member to the executive board of the European Media Management Association (EMMA). Harms is also a Research lecturer in Marketing and Program Manager of the MA in Content and Media Strategy, NHL Stenden University, Leeuwarden.

**Tammo H.A. Bijmolt** is Full Professor of Marketing Research, Department of Marketing, Faculty of Economics & Business, University of Groningen, the Netherlands. He obtained his PhD cum laude from the same university and worked from 1994 to 2004 at Tilburg University, The Netherlands. His research interests cover various marketing topics, including loyalty programs, retailing, e-commerce, advertising, and new product adoption. His publications have appeared in leading international journals, such as *Journal of Marketing*, *Journal of Marketing Research*, *Marketing Science*, *Journal of Consumer Research*, *International Journal of Research in Marketing*, and *Psychometrika*. His articles have won best paper awards from *International Journal of Research in Marketing* (2007), *Journal of Interactive Marketing* (2011), and *European Journal of Marketing* (2015 and 2017), and the Steenkamp award for long-term impact from *International Journal of Research in Marketing* (2017). He is associate editor of the *International Journal of Research in Marketing* and member of the editorial board of *International Journal of Electronic Commerce*. Bijmolt is vice-president conferences of the European Marketing Academy (EMAC).

**Janny C. Hoekstra** is Associate Professor of Marketing, Department of Marketing, Faculty of Economics & Business, University of Groningen, the Netherlands. Between 1994 and 2000, she held a Professorship of Direct Marketing at Erasmus University of Rotterdam, The Netherlands; between 2000 and 2013, she held a similar position in the Faculty of Economics & Business at University of Groningen. Her research interests include customer relationship management, market orientation, customer centricity, direct marketing, and e-commerce. She has published

papers, in among others, *Marketing Letters*, *Journal of Retailing*, *Journal of the Academy of Marketing Science*, *Total Quality Management*, and *European Journal of Marketing*.

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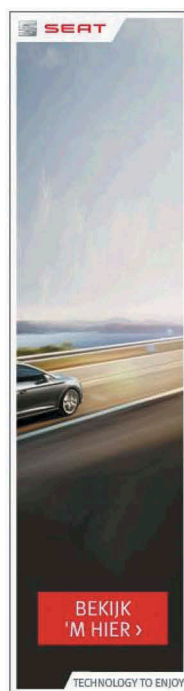
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## Appendix A1. Stimuli of study

Banner advertisements:





## Native Advertisements:

-Ingezonden mededeling-

**SEAT Leon ACT stoerste auto met 20% bijtelling oolt**



Geen grap. Het is zo. De SEAT Leon ACT is de stoerste auto die je kunt leasen in het segment met 20% bijtelling. Normaal zijn dat van die topkruisers, maar de Leon ACT komt met een portie vermogen waar Max Verstappen van onder de indruk zou zijn. Zit namelijk een nieuwe techniek in. De motor schakelt cilindres uit als je het vermogen niet nodig hebt. Zo blijft de uitstoot en dus de financierde aantrekkelijkheid qua lease binnen de gunstige marges, maar heb je wel een motor die volle zijp kan knallen als je daar zin in hebt. Betreft: De SEAT Leon ACT heeft zeker tien tot twintig procent meer vermogen dan andere wagens in dezelfde klasse. Vinden wij vet. Mocht je benieuwd zijn een nieuwe leasebak mogen uitzoeken, [klik zeker even bij de SEAT Leon ACT](#).

**7 Dingen die je gewoon beter aan de jeugd van tegenwoordig kan overlaten**  
Laat dit allemaal maar gewoon aan de nieuwe generatie over, dan komt het helemaal goed!



**Van onze partner**  
13 dagen geleden door Vodafone

- Ingezonden mededeling -

**Anna test de nieuwe MINI**



Hey, haal uw zak met grogtes over vrouwen en auto's maar van zolder, want onze eigen A. Dijkman gaat de MINI testen. En verdomd, ze blijkt er nog goed mee overweg te kunnen ook. Dat ligt natuurlijk zowel aan de superbie kennis van de automobilist bij Anna als aan de vaaanzinnige kwaliteiten van de nieuwe MINI. Want of je alle technische specs nu wel of niet snapt dan wel boeiend vindt, bovenal blijft het vooral een genotswaagentje om in te rijden. En als u dat zelfs van Anna niet wil aannemen, ga hem dan zelf [testen](#). De nieuwe MINI staat namelijk nu bij de dealer op je te wachten. Feest!

**Trololo: Kunstkenners beoordelen een IKEA-**

17 maart 2015 17:12  
Views: 110169 kudos: 1747

Nederlandse gasten (bekend van DIT filmpje) plaatsen



**DE EERSTE KEER OP 538**



Coen & Sander starten bij Radio 538 en zij beleven een hoop spannende 'eerste keren'. Weet jij deze 'eerste keren' nog?

**Van onze partner**

-Ingezonden mededeling-

**Heineken The Dream Island**



**LEKKER!**

**DEZE MAN BELEEFZ ZIJN DROOM DANKZIJ HEINEKEN**

Oké laten we eerlijk zijn. De meeste dromen worden met veel bravoure verteld aan de bar, maar naarmate de jaren vorderen sterven ze eer stille dood. Wat doet die goeie vriend die het altijd over zijn eiger strandtent had tegenwoordig? Nou, die zit ergens op een kantoop paperclips te tellen met nog 20 anderen die ooit de vetste ambities er plannen hadden. Zonde toch? Daarom wil Heineken hier verandering in brengen en daagde ze zes mensen van over de hele wereld uit om EINDELIJK hun dromen te realiseren. Onder hen de Nederlands Ijsbrand. Zijn droom: samen met zijn meisje de wereld over zellen Heineken dropte hen op een zonnig eiland, waar ze de rest zelf mochter doen. [Meer op YouTube](#)

**Appendix A2.** Items and scales

Construct	Measurements	
	Indicate how you rate the following statements with regard to this advertisement (5-point Likert scale, 1 = strongly disagree to 5 = strongly agree):	
Ad attitude	Ad attitude 1	Amusing
	Ad attitude 2	Nice
	Ad attitude 3	Attractive
Ad credibility	Ad credibility 1	Believable
	Ad credibility 2	Convincing
	Indicate to what extent you agree with the following statements (5-point Likert scale, 1 = strongly disagree to 5 = strongly agree):	
Understanding of message intent	INT 1	Selling intent: the aim of this banner/text is to sell products/ services
	INT 2	Persuasive intent: the aim of this banner/text is to influence your opinion
	INT 3	Informational intent: the aim of this banner/text is to give information about the products/services
	Indicate to what extent you agree with the following statements (5-point Likert scale, 1 = strongly disagree to 5 = strongly agree): Through this advertisement, I ...	
Brand effect: brand interest & purchase intention	E1	Am more interested in the brand
	E2	Plan to buy. (brand)

**Appendix A3.** Significance of direct relation between advertising type and brand effects

Endogenous construct	R <sup>2</sup>		Q <sup>2</sup>
Brand effect	0.003		0.002
Relation	Path coefficient	<i>p</i> -value	Bias-corrected 95% confidence interval
Ad Type: native vs. banner	0.054	0.008	[0.019;0.095]

Although the  $R_2$  of 0.003 shows a weak coefficient of determination (Hair et al., 2014), the effect is significant. The predictive relevance is assessed with Stone-Geisser's predictive relevance ( $Q^2$ ), derived from the blindfolding procedure in SmartPLS. Since the value of  $Q^2$  is greater than zero, the model has predictive relevance.

**Appendix A4.** Significance of direct relation between understanding of message intent and brand effects

Endogenous construct	R <sup>2</sup>		Q <sup>2</sup>
Brand effect	0.171		0.146
Relation	Path Coefficient	<i>p</i> -value	Bias-Corrected 95% Confidence Interval
Ad Type: native vs. banner	0.414	0.000	[0.374;0.453]